EXHIBIT A

RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)

Déaler Number Contract Number					
Buyer Name and Address (Including County and Zip Code) BRIAN WOLFSON 268 MERION AVENUE HADDONFIELD, NJ 08033-	Co-Buyer Name and Address (Including County and Zip Codo)	Seller-Creditor (Name and Address) WHOLESALE OUTLET, INC 25 WHITEHORSE PIKE WATERFORD NJ 08089-			
You, the Buyer (and Co-Buyer, if any), may	buy the vehicle below for cash or on cred	fit. By signing this contract, you choose to buy the			

HADDON: 1L	LD, NO 0	0033-				<u> </u>
in credit under t	the agreeme	ents on the	front and back	of this contract Yo	ou agree to pay the	ning this contract, you choose to buy the vehicle Seller - Creditor (sometimes "we" or "us" in this edule below We will figure your finance charge or
daily basis The	Truth-In-Le	nding Disclo	osures below are	part of this contra	ct.	See Server 110 millingure your milance charge or
New/Used	Year	and Mode			Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
USED		HASERATI QUATTROF		PPAXE1080416	i	onnerwise indicated below business agricultural
	FEDER			DISCLOSURES		Insurance. You may buy the physical damage insur-
ANNUAL PERCENTAGE RATE	FINA CHA The c	RGE	Amount Financed The amount of	Total of Payments The amount you	Total Sale Price The total cost of	ance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.
The cost of your credit as	amou	it the	to you or	will have paid after you have made all	your purchase on credit, including	THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY
a vearty rate	cost	vou	on your behalf	payments as scheduled	your down payment of \$ 5000,00 is	INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU
	ν Ψ		62048.50	\$ 75951.36	\$_80951.36 is	MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.
Your Payment Number of	Amo	ent of	When Pa	vments		If any insurance is checked below, policies or certificates from the named insurance companies will
Number of Payments	Payn	nents	Are E	07/06/2018	,	describe the terms and conditions.
72	103	4.88		07/06/2016)	Check the insurance you want and sign below: Optional Credit Insurance Credit Life:
Or As Follows	l					☐ Credit Disability ☐ Buyer ☐ Co-Buyer ☐ Both Premium
OT 7 D T OHONG						Credit Life \$ N/A
Late Charge. If po				after it is due, you wil		Credit Disability \$N/A Insurance Company NameN/A
_5 % of the pa and the cash price	rt of the payme bis \$_10,000	ent that is late. O or less, th	If the vehicle is print to charge for each is	narity for personal, fam ate payment will be \$	nily, or household use 10	Home Office Address N/A
Prepayment. If yo	u pay offail yo	ur debt early, y	you will not have to p crest in the vehicle b	ay a penalty		
Additional Inform	nation: See ti	nis contract fo	or more information	including information	about nonpayment,	Credit lide insurance and credit dissibility insurance are not required to obtain credit. Your decision to buy or not buy credit lide insurance and credit desbility insurance will not be a factor in the credit promote in moses. They will not be normitted unless.
			ne scheduled date an	id security interest.		in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of
TEMIZATION OF A	MOUNT HINAN ding \$705	СЕЛ . 50ва к е	s tax)		\$_65700.50 (1)	you say and a gave to per use each a cost it you crose this insurance, the cost is shown in first 4A of the filemization of Amount Financed Foods this insurance pays the unipsed part of the amount you would over if you paid all your payments on time. Credit deadling insurance pays the scheduled pergrets due under this contract while you are disabled. This insurance
2 Total Downpayme Trade-In _	ent =	RCEDES E	3 5[400			Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number.
(fe-in Allowance	aks)	(Model)		36.00	does not cover any increase in your payment or in the number of payments. The putticles or certificates issued by the named insurance companies may further limit the coverage that credit life or credit risebility increases movides. See the micros or the control of the putting on the control of the con
Less Pay (Off Meade By Se	ler		;—	.00	insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and commons. Coverage for credit life insurance and credit disability.
Equals Ne + Cash	ı ırakde M			\$ 50	000.00 N/A	insurance ends on the original due date for the last payment unless a different term for the insurance is shown below
+ Other (fl total do	wnpayment is r	egative, enter	"0" and see 4J below	\$	\$ 5000.00 (2)	
3 Unpaid Balance of 4 Other Charges In			ers on Your Behalf		\$ 60700.50 (3)	
(Seller may keep A Cost of Option	part of these ar	nounts):				Other Optional Insurance
Company or 0		ince raid to like	e N/	′A		Type of Insurance N/A Term
Disability			s N/	···· \$	N/A N/A	N/A
	al Insurance Pai Paid to Governo		Company or Compani	es \$	N/A	Insurance Company Name N/A
to N/A		for E	N/A	\$	N/A	N/A
to N/A D Optional Gap	Contract	for_	4/A	\$8	N/A 390.00	N/A N/A Type of Insurance Term
E Supplemental	Title Fee				N/A N/A	Premium \$ N/A Insurance Company Name N/A
G Government	Taxes Not Includ			;	N/A	N/A
	Liverse and/or i		ers .	s <u>1</u>	60,00	N/A
	Certificate of Til es (Seller must		paid and	\$	N/A	Other optional insurance is not required to obtain credit. Your decision to buy or not buy offer optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cust.
describe purp		for Pr	rior Credit or Lease Ba	alance \$	N/A	is want the insurance checked above.
to DEAL	ER	4		\$2	198,00 N/A	×
to N/A		for h	1/A 1/A		N/A N/A	Buyer Signature Date
to N/A		for h	1/A	;	N/A N/A	X Co-Buyer Signature Date
to N/A		for the	1/A	;	N/A N/A	Returned Check Charge: You agree to pay a charge
to N/A		for 1	1/A		N/A	of \$ If any check you give us is
Total Other C 5 Amount Finances	harges and An 1 (3 + 4)	ounts Paid to	Others on Your Beha	H	\$ 1348.00 ₍₄₎ \$ 62048.50 ₍₅₎	dishonored and the law allows it.
OPTION: You p	av no finance	charge if th	e Amount Financ	ed, item 5, is paid in		Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of
	N/A		I∕A SELLER'S INIT			this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning.
	coked, the fol	lowing late of	varge applies to ve	hiolos purchasod prir	marily for business or	the agreement to arbitrate. Buyer Signs X
agricultural use If a payment is no of \$ N/A	t received in	lull within			will pay a late charge	Co-Buyer Signs X
				ent that is late, which n-Lending Disclosure		
OPTIONAL GAP CON	TRACT. A gap of	ontract (debt can	ncellation contract) is no if the literature of Am-	t required to obtain credit ount Financed See way	contract for details on th	ess you sign below and agree to pay the extra charge. If you choose a terms and conditions it provides. It is a part of this contract.
Term	./		Mos.		CARCO	Name of Gap Contract
I want to buy a gap co	intract / /d	ih.			-	•
Buyer Signs X	1120		N.	O COOLING O	FF PERIOD	
you may on	ly cancel	it if the s	a "cooling o eller agrees	ff" or cancella or for legal cau	tion period for t	his sale. After you sign this contract. cancel this contract simply because sales.
The Annua	i Percen	tage Rat	te may be n	egotiable wit the Finance	h the Seller. Ti Charge	ne Seller may assign this contract
			is contract contains t	n,		to this contract. Any change to this contract must be in writing
and we must sion it	. No oral chanc	es are bindino	Buyer Signs .	X /) **	<u> </u>	b)-Buyer Signs X Ns under this contract without losing them. For example, we
may extend the time	e for making so	me payments i	without extending the	time for making others		
Do not sign t	•	-		OTICE TO RET	AIL BUYER	
You are entiti	led to a co	py of the	contract at the	time you sign.		
You agree to t	the terms o	f this conf	tract. You confi	rm that before y	ou signed this cor	stract, we gave it to you, and you were free
to take it and	review it. Y	ou acknow	riedge that you	have read both	sides of this cont	ract, including the arbitration provision on r filled-in copy when you signed it.
Buyer Signs X				Date 06/06/18C	o-Buyer Signs X	Date 6/06/18
Co-Buyers and Oth does not have to pay				nsible for paying the en erest in the vehicle give		is a person whose name is on the title to the vehicle but
Other owner signs he	ere X			Ac	xtress /	Fh. A
Soller Signs _WHOI	LESALE_O		NC n	m06/06/18 By	X Kulverse	
Seller assigns its int		tract to	KEYBANK	X Xssigned without		gnee) under the terms of Seller's agreement(s) with Assignee Assigned with limited recourse
College STITE		Olimi nm	7110	R. Piele	W Flow	THE MAY WHEN MY

COSM NO. SCALAL ARS INCV. ACC PRIME TO COST CONTROL OF SECURITY OF

ORIGINAL LIENHOLDER

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount
- Financed How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in
- and to other amounts you wan under this contract in any order we choose. How hate payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on rayments, and total sailer ince shown or their forth of the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount. as your scheduled payment with a smaller final pay ment. We will send you a notice telling you about these
- ment. We will send you a notice telling you about these changes before the final scheduled payment is due. . . You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- UR OTHER PROMISES TO US
 If the vehicle is damaged, destroyed, or missing.
 You agree to pay us all you owe under this contract
 even if the vehicle is damaged, destroyed, or missing.
 Using the vehicle. You agree not to remove the
 vehicle from the U.S. or Canada, or to sell, rent, lease, venice from the 5.5 to Catalog, or to self, left, lesse, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- Security Interest.
 - You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 All money or goods received (proceeds) for the
 - vehicle: All insurance, maintenance, service, or other con-

 All insurance, maintenance, service, or other contracts we finance for you, and
 All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.
 This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (files) in the wishelf you will one of allow any other security. (lien) in the vehicle You will not allow any other interest to be placed on the title without our written

Insurance you must have on the vehicle.
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest of this contract. If you do not have this insurance, we may, if we choose, buy physical damage insurance, it we decide to buy physical damage insurance, we may if we choose, buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the weblicle, or buy insurance that covers only our interest to the exheting permitted by applicable well the whole either time of incurance, we will fell you. only our interest to the extent permitted by applicable law. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you was or repair the whicle.

owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we get
a refund on insurance, maintenance, service, or other
contract charges, you agree that we may subtract the
refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or near that you may keep making late

If you pay late, we may also take the steps described

- Vou may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

 You do not pay any payment on time,

 You give false, incomplete, or misleading informa-

 - vou give tase, incomplete, or imiseading information on a credit application;
 You start a proceeding in bankruptcy or one is started against you or your property; or
 You break any signements in this contract.
 The amount you will one will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Engoso Charge and any argunter due. Finance Charge, any late charges, and any amounts due because you defaulted.
 - You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily for court coast for early perfinish. If we write it is primitary for personal, family, or household use and the cash price is \$10,000 or less, the maximum attorney's fee you will pay will be \$100 plus 10% of the excess over \$500 of the amount due when we hire the attorney.

 We may take the vehicle from you. If you default, we may take (repossess) the whiche from you if we do so peacefully and the law allows it. If your vehicle has an electrosic breaking data.
- electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- law allows.

 How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get if back (redeem). We will tell you how much to pay to redeem Your right to redeem ends when we sell the vehicle.

 We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle, we will send you a written notice of sale before selling the vehicle.

 We will not the control of the c a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance,
- contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all service, or other contracts, It we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle as the law allows. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a

his provision does not affect any warranties coverence that the vehicle manufacturer may provide

Used Car Buyers Guide. The information you see on the 5. window form for this vehicle is part of this contract. Information on the window form overrides any contrary

provicions in the contract of sale. Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contratio contenida en el contrato de las periodos en contratio contenida en el contrato de

Servicing and Collection Contacts.
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you

7. Applicable Law

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract in

- ARBITRATION PROVISION

 PLEASE REVIEW IMPORTANT AFFECTS YOUR LEGAL RIGHTS

 EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURYTRIAL

 IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON
 ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL
 ARBITRATIONS.

ANY CLASS CLAIMYOU MAY HAVE AGAINST US INCLUDING ANY RIGHTTO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDVIDUAL ARBITRATIONS.

3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, both, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the provision and the arbitrability of the provision of the provision and the arbitrability of the provision of the provision and the arbitrability of the provision of the provision and the arbitrability of the provision of

immed right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims count for disputes or claim, within that count is jurisdiction, unless such action is transferred, where the right is seek remedies in small claims count for disputes or claim, which is a count is jurisdiction, unless such action is transferred, an action to recover an efficiency belance, or for individual injunctive relief, any count having purisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision other than warders of class action rights, is deemed or found to be unentroteable for any reason, the remainder shall remain enterbels. If a water of class action rights is deemed or found to be unentroteable for any reason, the remainder shall remain enterbels. If a valver of class action rights is deemed or found to be unentroteable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unentroteable.

KeyBank 🗫 🛪

Name and Address of the Buyer(s):

ASSIGNMENT

This ASSIGNMENT is attached to and expressly made a part of that certain Retail Installment Contract pertaining to the sale and financing of a motor vehicle (the "Contract") more particularly described as follows.

Name and Address of the Seller/Dealer:

Motor Vehicle, Year/Make/Model: 2014 Maserati Quat FOR VALUE RECEIVED, the Seller identified above ("Seller") hereby sells, assigns an transfers to KeyBank National Association, its successors and assigns ("KeyBank"), Seller entire right, title and interest in and to the Contract and authorizes KeyBank to do every act an thing necessary to collect and discharge obligations arising out of or incident to the Contract. The Assignment of the Contract shall be WITHOUT RECOURSE to the Seller unless noted below. This assignment is made pursuant to and subject to the terms of the Dealer Retail Agreement between Seller and KeyBank (the "Dealer Agreement"). Wholes ale Outlet Dealer-Seller Ruber a Clary Date Print Name		Brian Wolfson 268 Merion AUC- HaddonField-WT 09033
transfers to KeyBank National Association, its successors and assigns ("KeyBank"), Seller entire right, title and interest in and to the Contract and authorizes KeyBank to do every act an thing necessary to collect and discharge obligations arising out of or incident to the Contract. The Assignment of the Contract shall be WITHOUT RECOURSE to the Seller unless noted below. This assignment is made pursuant to and subject to the terms of the Dealer Retail Agreement between Seller and KeyBank (the "Dealer Agreement"). **Dealer-Seller** **De		Date of Contract:
Rubecia Elary Date Dealer-Seller L.6.18	transfers to KeyBank National Association, its entire right, title and interest in and to the Contra thing necessary to collect and discharge obligation Assignment of the Contract shall be WITHOUT This assignment is made pursuant to and subject	successors and assigns ("KeyBank"), Seller's act and authorizes KeyBank to do every act and as arising out of or incident to the Contract. The RECOURSE to the Seller unless noted below. It to the terms of the Dealer Retail Agreement
By Date	Wholesale Outlet Dealer-Seller	
I IIII I I IIII	Ву	

Title Certification

DEALER (D. 4910 TIECEMAN OPTIBILET ANY AS STATED. 48759,50004 BRIAN, WOLFSON KEYBANK NA BROOKLYN * STANDARD 89-1 (R10/15)

ODOMETER DISCLOSURE STATEMENT AND STATEMENT OF SELLER

directive to referred modes agreement established field se in fates infertration may result in the to complete this disclosure of provid S. FEDERAL LAW require

SEALUR TO VERIETY I'We state that the odometer now reads to the control of the Control of the control of the fellowing statements is checked:

pe, and should not be relied upon for accuracy. ...(1) I'We hereby certify that to the best of mylour knowtedge the complectual exceeded the readminal limits and the needing started again at take NOTE: New Jersey statute provides that enyone who known (2) WARNING - ODOMETER DISCREPANCY - I'Me his

ig item(s) or We hereby assign the Warrant Certificate of Ownership of the gehicle described on the front of this Certificate of Ownership states to the tellower encumbrance is if any, and none other. Live further certify the accurrect of the sale price and mileage as specified below. propes forgae, charges or countarishs a year of the

Sales Tax Exe Corpcode #5 Driver Lic. # Corpsode # arrie (Hand Print) Date of Sal Corpcode . . Seller's Name (Hand Print) Lienholder's Name (Print) Co-Buyer's Name (Print) Co-Buyer's Address Lienholder's Address Seller's Name (Print) Buyer's Name (Print) SELLER SIGN HERE Seller's Signature X Buyer's Adilbas Seller's Address.

notice vehicle described on the reviews side of this Ceptificate of Ownership vehicle with that of the stocky vehicle successful and that they agree IME, the undersigned, heatby certify that the motor vehicle identification muriber shown on th

STATEMENT OF BUYER

venality of INNECTOR VEHICLE COM Certificate of Ownership. at a transport of 3 NOTE: R.S.39,10-11 requires that this \$25 which will be in addition to a

BUYER SI3N HERE

Buyer's Name (Hand Print) Buyer's Stanature X

ALTERATIONS OF ERASURES WILL

